

CITY OF COLUMBIA, SC

GENERAL INSURANCE REQUIREMENTS

If determined by the City to be appropriate and necessary, the Contractor shall procure and maintain such insurance as required by statute, ordinance, or Agreement, to adequately protect the City from any claims or damages including bodily injury or death, which may arise from them when providing goods or services for the City of Columbia, SC.

The following insurance is required to be procured by the Contractor to adequately protect the City from any claims or damages including bodily injury or death which may arise when providing goods or services for the City of Columbia, SC to be maintained during the entire term (including any renewals or Additional and Supplemental Services):

GENERAL LIABILITY: General Liability insurance in an amount not less than One Million Dollars and no/100 (\$1,000,000) per occurrence, and Two Million Dollars and no/100 (\$2,000,000) dollars aggregate in accordance with the current Code of Ordinances, City of Columbia, South Carolina, which can be located at [www.columbiasc.gov](http://www.columbiasc.gov).

The following insurance is generally required to be procured by the Contractor to adequately protect the City from any claims or damages including bodily injury or death which may arise when providing goods or services for the City of Columbia, SC, to be maintained during the entire term (including any renewals or Additional and Supplemental Services):

PROFESSIONAL LIABILITY: Professional Liability Insurance in an amount not less than One Million Dollars and No/100 (\$1,000,000.00) per claim, and Two Million Dollars and No/100 (\$2,000,000.00) Aggregate.

AUTOMOBILE LIABILITY INSURANCE: Five Hundred Thousand Dollars and No/100 (\$500,000.00) combined single limit per accident for bodily injury and property damage.

WORKERS COMPENSATION INSURANCE: Workers Compensation Insurance for all employees to be engaged in work, to include project work, for the City of Columbia, SC, and in case any work is subcontracted, the Contractor shall require the subcontractor similarly to provide Worker Compensation Insurance for all of the employees to be engaged in such work unless such employees are covered by the protection afforded by the Contractor's Worker Compensation Insurance. The Contractor shall not permit any person who is not protected by Workers Compensation Insurance or a properly approved Self-Insured Workers Compensation Program to perform any activity.

The Contractor shall furnish the City with a certificate showing satisfactory proof of carriage of the insurance required hereunder and such insurance shall be approved by the City prior to the Contractor and any subcontractor of the Contractor commencing any services and this insurance shall remain in effect throughout the term of an AGREEMENT, and any extensions of service. Insurance shall remain in effect for the duration of the project and for a period of one (1) year after completion. The City of Columbia shall be the Certificate Holder and shall be named as an *Additional Insured*.

Each insurance policy required by these instructions shall be endorsed to state that coverage shall not be suspended, voided, OR cancelled by either party, reduced in coverage or in limits, unless thirty (30) days prior written notice, by certified mail, return receipt requested, has been given to the City.